

Innovation in 19th Century Romanian: Financial and Banking Terminology of Italian Origin

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Abstract: With the economic development of Romania by the end of the 19th century, new economic realities emerged that called for an appropriate terminological representation, which fact resulted in borrowing from Italian, the language of a country where the banking system was well-developed, and hence an ideal source thereof. Our presentation will include an analysis of the financial, economic and banking terminology adopted by the Romanian language, of the process of adapting these Italian terms to the peculiarities of the borrowing language, and a statistics of borrowings based on the most representative Romanian lexicographical works.

Keywords: terminology, adaptation, influence, borrowing, lexicology

Acting for many centuries as the cradle of schools, trends and individual creations of unique genius, Italian language and culture came to be viewed as a crucial foundation stone for the European culture and linguistic habitat. The influence of Italian was exerted extensively in Europe until the 19th century on both Romance and non-Romance languages via cultural, political, economic or religious factors.

The 14th century saw the first commercial contacts between Italy and Romania, while the first lexical attestations of Italian influence dated back to the 15th century. Words of Italian origin were already making their way into the Romanian vocabulary through non-Romance languages as early as the 17th century, with the Italian influence considerably intensified in the second half of the 18th century and continuing well into the 19th century. The

second half of the 20th century marked the emergence of modern channels for disseminating information (cinema, television, Internet) which facilitated the assimilation of a vast number of words and phrases of Italian origin by the Romanian language.

Present-day studies have shown that the Latin-Romance influence had a key role in shaping the Latin character of Romanian, particularly through an inflow of French borrowings. The Italian influence reached its peak in the early 18th century, when many Romanian cultural personalities studied in Italy and began to translate Italian works and texts, thereby making it possible for terms of Italian origin to be taken over by Romanian. Even though in the second half of the 19th century the Italian influence was significantly weakened by a rather slow inflow of borrowings, we argue that Italian continued exerting its influence indirectly as well through the decisive role it played, together with Latin, in helping establish the standardized forms of words accepted by literary Romanian.

Most Italian neologisms have been borrowed via translations and then through personal contact that favoured a direct relationship between the two cultures. Newspapers and publications contributed greatly to the dissemination of Italian terms. The success of Italian neologisms can be accounted for by the fact that, far from requiring a complex process of adaptation, due to the similarity between the two languages they were allowed to retain their original pronunciation and graphic form.

Many Italian borrowings can be characterized as denoting abstract processes. Abstract terms were a natural consequence of the evolution of society and of the cultural progress that imposed the use of new terms when the internal means of enriching the Romanian vocabulary failed to respond to linguistic needs. The borrowing trends corresponded to a genuine need arising from the

progress of abstract thinking, and the result had the added advantage of replacing a periphrasis with a monolexeme.

If in a first phase of Romanian's evolution, the Italian influence was mainly in the area of borrowings that were required to depict new extralinguistic realities, in a later phase, as a concomitant of Romanian society modernization, Italian neologisms had the final say in establishing the standard graphic and phonetic forms of borrowings from other source languages. In the process of adaptation, the form of Italian and Latin etymons came closest to Romanian pronunciation and spelling. When multiple etymology and the competition of French influence intervened, fluctuations in writing neologisms appeared. This category includes in particular the terminology employed in music, culture, banking, economics and the financial province.

As adaptation to Romanian graphic and phonetic systems implied, in many cases, following a model of phonetic and graphic systems different from those of direct borrowing, it is only adequate to invoke multiple etymology for a large number of neologisms. Such is the case of direct borrowings from French, adapted according to the Italian and Latin graphic and phonetic model, much closer to the characteristics of Romanian. For example, the word *contabilitate* "accounting" is derived, according to some dictionaries (DEX'98, MDA), exclusively from fr. *comptabilité*, thus utterly ignoring the multiple etymology which the dictionaries DULR and MDN chose to feature, with subsequent inclusion of the Italian origin in the multiple etymology (fr. *comptabilité*, it. *contabilità*). From the graphic and phonetic point of view, the noun *contabilitate* is much closer to the Italian etymon *contabilità* than is to the French etymon *comptabilité*. Corroborating this view is also the well-established fact that Italian has contributed many financial, economic and banking terms to the Romanian lexis.

We shall next look into the selection of Italian lexemes belonging to the financial, economic and banking fields, as exhibited by five state-of-the-art Romanian dictionaries (MDN, DULR, MDA, DEX'98, DER). The investigation yielded a total of 40 main terms, along with 21 secondary terms, the latter belonging to the lexical family of the main terms. These economic, financial and banking terms are being featured by the above dictionaries as lemmata of Italian extraction. The 40 main terms are analysed under different aspects: lexicographical contrast, phonetic adaptation, morphological classification and semantic assimilation.

The documented terms are as follows: *agio* “superprofit”, *al pari* “nominal value”, *bancă* “bank”, *bancar* “banking”, *bancher* “banker”, *bancrută* “bankruptcy”, *bianco* “blank”, *bruto* “in the gross”, *cambial* “referring to bill of exchange”, *casă* “cash register”, *cifră* “figure”, *comerț* “commerce”, *cont* “account”, *contabil* “accountant”, *costa* “to cost”, *defrauda* “to defraud”, *delcredere* “agent commitment”, *dividend* “dividend”, *emitent* “issuer”, *faliment* “bankruptcy”, *finanțe* “finance”, *fisc* “treasury”, *franca* “to pay in advance”, *franco* “tax exemption”, *girant* “endorser”, *incaso* “promise of payment”, *inventaria* “to inventory”, *încasa* “to collect”, *moratoriu* “moratorium”, *piață* “market”, *portofoliu* “portfolio”, *restanță* “debt”, *scadență* “maturity”, *sconta* “to discount”, *speze* “fees”, *tarif* “rate”, *trată* “bill”, *valută* “currency”, *virament* “transfer”.

Within the lexicographical contrast, we compare and analyse the etymological documentation of economic and financial banking terms as extracted from five representative lexicographical works, then the etymological differences, the types of etymology in which the Italian etymon was engaged, as well as the identification of reasons accounting for inclusion of

the Italian etymon in the etymological explanation of these terms, in cases of ignored Italian origin.

Regarding phonetic adaptation, we insist on the role played by the Italian etymon in establishing the phonetic and graphic forms of the lexeme assimilated by the Romanian language. We also present the phonetic or graphic transformations that have taken place in passing from an Italian etymon to the final Romanian standard form.

Within the morphological classification, we present the type-form variants, for those cases where they are in evidence, then we identify the preservation – or the lack thereof – of the morphological value for documented lexemes as compared to the etymons of the source language. We also record the multiple-class membership and then present the plural formation, the modification by definite articles, as well as the synthetic inflection for the dative and genitive.

In terms of semantic assimilation, we present the definitions of the analysed lexemes extracted from two major Italian dictionaries [DIDM] and [VLIZ], then we examine the thorough or partial semantic assimilation, i.e. attempt to establish whether Romanian adopted the primary Italian meaning, and finally analyse the nominal and verbal phrases featuring financial, economic or banking terms.

An in-depth analysis of the 40 financial, economic and banking terms yielded the statistics presented below:

- out of the 40 lexemes, 16 are recorded with *unique Italian etymology*, representing 40% of the total; 7 words are recorded with *multiple etymology*, in which the Italian etymon is engaged in *essential etymology*, representing 17.5% of the total; 17 words are recorded with multiple etymology, in which the Italian etymon is engaged in *additional etymology*, representing 42.5% of the total;

- 38 words underwent a *thorough phonetic adaptation*, representing 95% of the total, while 2 words underwent a *partial phonetic adaptation*, representing 5% of the total;
- 32 words underwent a *thorough graphic adaptation*, representing 80% of the total, while 8 words underwent a *partial graphic adaptation*, representing 20% of the total;
- 25 words kept on the *morphological value* of the borrowing, representing 62.5% of the total, while 15 words did not, representing 37.5% of the total;
- 31 words have been subject to a *thorough semantic assimilation*, representing 77.5% of the total, while 9 words to a *partial semantic assimilation*, representing 22.5% of the total;
- 25 words have *synonyms*, representing 62.5% of the total, while 15 words do not, representing 37.5% of the total;
- 29 words are members of a *lexical family*, representing 72.5% of the total, while 11 words are not, representing 27.5% of the total;
- 5 words are foreignisms, representing 12.5% of the total.

A brief analysis of the percentages shows *additional Italian etymology* to top the hierarchy (42.5%), with *unique Italian etymology* ranking second (40%), and *essential Italian etymology* coming in last (17.5%). This classification clearly indicates that a rather high percentage (42.5%) of the financial, economic and banking terms either entered the Romanian vocabulary through other languages (German, French etc.) or had the final say in establishing the standardized Romanian variant of these lexemes.

As regards the phonetic adaptation, we note that most of the financial, economic and banking terms have been *thoroughly assimilated pronunciation-wise* (95%), and as low as 5% only *partially*. Almost the same amount of terms have been *thoroughly assimilated spelling-wise* (80%), while 20% only *partially*. The high percentage of thorough phonetic and graphic assimilation can

be put down to the equally high similarity between the phonetic and graphic systems of Romanian and Italian.

As for the morphological classification, only 62.5% of the financial, economic and banking terms have stayed in the *morphological class* of the source language, as against 37.5% which have not. This not so high percentage can be explained by the fact that in Romanian the neuter lives on, whereas Italian has only remnants of its former allegiance to this gender, which has caused many male or female Italian abstract terms to be reclassified as neuter in Romanian.

The rather high percentage of *thorough semantic assimilation* (77.5%), as compared to that of *partial semantic assimilation* (22.5%), could explain the importance of Italian financial, economic and banking vocabulary which did not lend terms and meanings to Romanian alone, but to a rather vast number of European languages as well.

The existence of a fairly large percentage of *synonyms* (62.5%) demonstrates that the financial, economic and banking terms have entered Romanian through various channels, thus creating a relatively wide range of synonyms, as influenced by individual etymons adopted.

In terms of *lexical family membership*, the fairly high percentage (72.5%) of the financial, economic and banking terms involved speaks volumes for the viability of these terms, in turn motivated by the development of society which required the borrowing of new terms to better reflect current financial, economic and banking realities.

The number of foreignisms is rather low (12.5%), thus pointing to the high ability of Romanian to assimilate the terms of Italian extraction.

The present study aimed to demonstrate that the borrowings from Italian played a major role in enriching,

renewing and modernizing the Romanian language vocabulary. The adoption of these terms was a cultural and social necessity at that time, as part of the natural process of language evolution.

Italian has established itself as a landmark in the family of Europe's and world cultures not on account of a significant number of speakers, but mostly due to outstanding cultural achievements, stemming from a creative genius typical of the Italic peninsular habitat.

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